

Information to identify the case:

Debtor 1 Nicole Hansen-Rayes
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9382**

EIN ____-____-____

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN _____

EIN ____-____-____

United States Bankruptcy Court **Northern District of Illinois**

Case number: **18-28472**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Nicole Hansen-Rayes
aka Nicole Hansen

January 8, 2019

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Nicole Hansen-Rayes
 Debtor

Case No. 18-28472-DLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 13

Date Rcvd: Jan 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2019.

db
 27150465 +Nicole Hansen-Rayes, 2244 Wesley Ave., Berwyn, IL 60402-2456
 +City of Chicago, c/o Markoff Law, LLC, 29 N Wacker Drive, Suite 550,
 Chicago, IL 60606-2851
 27150464 +City of Chicago, c/o Corporation Counsel, 30 N LaSalle, Suite 900, Chicago, IL 60602-3541
 27150469 ++ILLINOIS DEPARTMENT OF REVENUE, BANKRUPTCY DEPARTMENT, P O BOX 64338,
 CHICAGO IL 60664-0291
 (address filed with court: Illinois Dept. of Revenue, Bankruptcy Unit, P.O. Box 19035,
 Springfield, IL 62794-9035)
 27150471 +Johnson Blumberg, Assoc., 230 W. Monroe Street, Chicago, IL 60606-4723
 27150472 +N I C E FCU, PO Box 552, Saint Charles, IL 60174-0552

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

27150463 EDI: BANKAMER.COM Jan 09 2019 07:38:00 Bank of America, PO Box 982238,
 El Paso, TX 79998-2235
 27150467 EDI: DIRECTV.COM Jan 09 2019 07:38:00 Directv, LLC, Bankruptcy Department, PO Box 6550,
 Greenwood Village, CO 80155-6550
 27150466 +EDI: NAVIENTFKASMDOE.COM Jan 09 2019 07:38:00 Dept of Ed/Navient, PO Box 9635,
 Wilkes Barre, PA 18773-9635
 27150468 +EDI: IIC9.COM Jan 09 2019 07:38:00 IC Systems, 444 Highway 96 East,
 Saint Paul, MN 55127-2557
 27150470 EDI: IRS.COM Jan 09 2019 07:38:00 IRS, Internal Revenue Service, P.O. Box 7346,
 Philadelphia, PA 19101-7346
 27150473 +EDI: AGFINANCE.COM Jan 09 2019 07:38:00 ONEMAIN, Bankruptcy Department, PO Box 1010,
 Evansville, IN 47706-1010
 27150475 E-mail/Text: bkteam@selenefinance.com Jan 09 2019 02:57:35 Selene Finance,
 Loan Resolution Department, 9990 Richmond Ave., Ste. 400 South, Houston, TX 77042-4546
 TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

27150474 Ronney Rayes

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 8, 2019 at the address(es) listed below:
 NONE.

TOTAL: 0